IN THE SPECIFICATION

Please replace paragraph beginning on page 1 line 2 with the following rewritten paragraph:

The present application is a Continuation-In-Part of co-pending application serial no. 09/131,048, now issued patent number 6,285,989, filed August 7, 1998 by applicant Yoav Shoham et al., entitled "A Universal On-Line Trading Market Design and Deployment System."